



JPMorgan Chase Bank, N.A.
 P O Box 182051
 Columbus, OH 43218 - 2051

September 23, 2020 through October 22, 2020

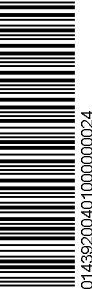
Account Number: **000000310610867**

CUSTOMER SERVICE INFORMATION

Web site: **Chase.com**
 Service Center: **1-800-935-9935**
 Deaf and Hard of Hearing: **1-800-242-7383**
 Para Espanol: **1-877-312-4273**
 International Calls: **1-713-262-1679**

00143920 DRE 703 219 29720 NNNNNNNNNN 1 000000000 15 0000

ALEXIS MUNOZ
 OR ALEJANDRO MUNOZ RAMIREZ
 3564 BEECHWOOD AVE
 LYNWOOD CA 90262-3403



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Good news — We’re including more deposit options to help meet monthly service fee waiver requirements for Chase Total[®] Checking, Chase College CheckingSM, and Chase CheckingSM accounts

Beginning September 13, we’ll automatically include additional electronic deposit payments to waive the monthly service fee. This includes payroll deposits that many independent or freelance employees (ride-sharing services, restaurant delivery services, etc.) receive through the Real Time Payment network or third-party services that facilitate payments to your debit card using the Visa[®] or Mastercard[®] network. If you have questions, please call the number at the top of your statement or review the Additional Banking Services and Fees disclosure at chase.com/disclosures for specific requirements for your account.

We’ll no longer offer the Visa Benefits Package on Chase debit cards

Effective December 1, 2020, we’ll no longer offer the Visa Benefits Package (such as Concierge Services and Purchase Security) on eligible Chase debit cards. This doesn’t affect any benefit packages on Chase credit cards. Benefits you may have with this package will remain in effect for eligible purchases made prior to December 1.

We want to remind you about the overdraft service options that are available for your personal checking account(s)

We’ve included information on the last page of this statement to remind you about our overdraft services and associated fees. As a reminder, overdraft services are not available for Chase Secure CheckingSM or Chase First CheckingSM. Our Standard Overdraft Practice and Chase Debit Card CoverageSM are not available for Chase High School CheckingSM.

We’re changing when we waive overdraft fees for Chase Private Client CheckingSM accounts. Please see the last page of this statement for more information.

If you have questions, please visit chase.com/overdraft or call us at the number on your statement. We accept operator relay calls.



September 23, 2020 through October 22, 2020

Account Number: 00000310610867

CHECKING SUMMARY

Chase Total Checking

	AMOUNT
Beginning Balance	\$235.87
Deposits and Additions	9,068.86
ATM & Debit Card Withdrawals	-6,755.17
Electronic Withdrawals	-2,291.32
Fees	-2.00
Ending Balance	\$256.24

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$235.87
09/23	Card Purchase 09/22 Kaiser 0831989 800-921-5330 CA Card 6958	-29.00	206.87
09/23	Card Purchase 09/23 Etsy.Com - Printablear 718-8557955 NY Card 6958	-8.81	198.06
09/24	Comm Scaf Calif Pay LA PPD ID: 1900146351	795.95	994.01
09/24	Net Pay Advance Payment 1358841 CCD ID: 1208818723	255.00	1,249.01
09/24	Payment Received 09/24 Brigit Visa Direct NY Card 6958	50.00	1,299.01
09/24	Payment Received 09/24 Instacash Funds Visa Direct NY Card 6958	50.00	1,349.01
09/24	Payment Received 09/24 Moneylion, Inc. New York NY Card 6958	50.00	1,399.01
09/24	Payment Received 09/24 Moneylion, Inc. New York NY Card 6958	45.00	1,444.01
09/24	Card Purchase 09/24 Champion.Com 800-827-9585 NC Card 6958	-22.05	1,421.96
09/24	Card Purchase 09/24 Level Bank Plus Dues Httpslevelban CA Card 6958	-5.00	1,416.96
09/24	Card Purchase 09/24 Dave Inc Los Angeles CA Card 6958	-10.00	1,406.96
09/24	Card Purchase 09/24 Dave Inc Los Angeles CA Card 6958	-69.99	1,336.97
09/24	Card Purchase 09/24 76 - Ahmed Manswer Lynwood CA Card 6958	-30.96	1,306.01
09/24	Branch Messenger Branch Mes lr4ZI45B9 Web ID: 945440567	-125.00	1,181.01
09/24	Lendumo Db Online Pmt 200923130716Nkp Web ID: 1029340879	-99.30	1,081.71
09/24	Makwa Finance Db Online Pmt 200923130251YI1 Web ID: 1029452641	-99.30	982.41
09/25	Cic of CA Cic CA Lbp PPD ID: 3621666096	255.00	1,237.41
09/25	Payment Received 09/25 Curo Financial Visa Direct KS Card 6958	255.00	1,492.41
09/25	Payment Received 09/25 Branch Messenger Visa Direct MN Card 6958	95.01	1,587.42
09/25	Payment Received 09/25 Dave Inc Visa Direct CA Card 6958	75.00	1,662.42
09/25	Card Purchase 09/24 Instacash Repayment 8887046970 NY Card 6958	-154.97	1,507.45
09/25	Card Purchase 09/24 Taco Bell 5291 Lynwood CA Card 6958	-7.67	1,499.78
09/25	Card Purchase With Pin 09/24 Food4Less 0324 Lynwood CA Card 6958	-2.98	1,496.80
09/25	ATM Withdrawal 09/25 3840 Martin Luther King J Lynwood CA Card 6958	-300.00	1,196.80
09/25	Card Purchase With Pin 09/25 Wal-Mart Wal-Mart Sup Paramount CA Card 6958	-24.27	1,172.53
09/28	Payment Received 09/26 Apple Cash Visa Direct CA Card 6958	297.00	1,469.53
09/28	Empower Inc 1000072624 PPD ID: 1811879144	50.00	1,519.53
09/28	Card Purchase 09/24 Fsp*Cindys Jumpers, L 562-841-7719 CA Card 6958	-8.82	1,510.71
09/28	Card Purchase 09/25 Speedy Cash 888-3331360 KS Card 6958	-300.00	1,210.71
09/28	Card Purchase 09/25 Ace Cash Express Inc 877-2232274 TX Card 6958	-300.00	910.71
09/28	Quickpay With Zelle Payment To Alejandra Babysitter 10356862183	-108.00	802.71
09/28	Quickpay With Zelle Payment To Alejandra Babysitter 10356865051	-300.00	502.71

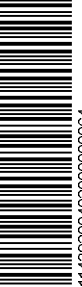


September 23, 2020 through October 22, 2020

Account Number: 000000310610867

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
09/28	ATM Withdrawal 6958 09/27 3840 Martin Luther King J Lynwood CA Card	-100.00	402.71
09/28	Card Purchase 09/27 Doublz Paramount CA Card 6958	-9.02	393.69
09/28	Possible Finance Payment 40Ae710C369F4CD Web ID: 1823273909	-73.52	320.17
09/29	Card Purchase 09/27 Mcdonald's F11032 Lynwood CA Card 6958	-17.38	302.79
09/30	ATM Withdrawal 6958 09/30 3840 Martin Luther King J Lynwood CA Card	-80.00	222.79
10/01	Comm Scaf Calif Pay LA PPD ID: 1900146351	795.95	1,018.74
10/01	Creditninja Dep Advance PPD ID: 1364881418	255.00	1,273.74
10/01	Quickpay With Zelle Payment From Efren Sifuentes Molina 10381605235	200.00	1,473.74
10/01	Payment Received 10/01 Branch Messenger Visa Direct MN Card 6958	120.01	1,593.75
10/01	Payment Received 10/01 Moneylion, Inc. New York NY Card 6958	50.00	1,643.75
10/01	Payment Received 10/01 Moneylion, Inc. New York NY Card 6958	50.00	1,693.75
10/01	Payment Received 10/01 Moneylion, Inc. New York NY Card 6958	50.00	1,743.75
10/01	Payment Received 10/01 Moneylion, Inc. New York NY Card 6958	15.00	1,758.75
10/01	Card Purchase 10/01 Vola 929-295-6847 NY Card 6958	-21.99	1,736.76
10/01	Card Purchase 10/01 Pp*Apple.Com/Bill 402-935-7733 CA Card 6958	-29.99	1,706.77
10/01	Card Purchase 10/01 Dave Inc Los Angeles CA Card 6958	-79.99	1,626.78
10/01	ATM Withdrawal 6958 10/01 3840 Martin Luther King J Lynwood CA Card	-625.00	1,001.78
10/01	Branch Messenger Branch Mes pz9Nw4Om Web ID: 945440567	-100.00	901.78
10/01	Lendumo Db Online Pmt 2009301435174Q3 Web ID: 1029340879	-99.30	802.48
10/01	Brigit.Com Protection PPD ID: 1823136030	-50.00	752.48
10/01	Empower Inc 1000073154 PPD ID: 1811879144	-50.00	702.48
10/01	Recurring Card Purchase 09/28 Onlyfans 8886880458 IL Card 6958	-13.00	689.48
10/02	Payment Received 10/02 Dave Inc Visa Direct CA Card 6958	75.00	764.48
10/02	Card Purchase 6958 10/01 Moneylion Instacash 888-659-8244 NY Card	-159.97	604.51
10/02	Card Purchase 10/02 Onlyfans.Com 8886880458 IL Card 6958	-3.00	601.51
10/02	Card Purchase With Pin 10/01 Circle K 03094 3504 Im Lynwood CA Card 6958	-4.29	597.22
10/02	Card Purchase 10/02 Onlyfans.Com 8886880458 IL Card 6958	-15.00	582.22
10/02	Card Purchase 10/02 76 - Ahmed Manswer Lynwood CA Card 6958	-35.65	546.57
10/02	Dave, Inc Debit Web ID: 1465396710	-1.00	545.57
10/05	Payment Received 10/04 Apple Cash Visa Direct CA Card 6958	297.00	842.57
10/05	Net Pay Advance Payment 1363799 CCD ID: 1208818723	255.00	1,097.57
10/05	Card Purchase 10/01 Netpay Advance 888-9423320 KS Card 6958	-291.00	806.57
10/05	Quickpay With Zelle Payment To Stephanie Ferrel Jpm446269561	-40.00	766.57
10/05	Card Purchase With Pin 10/03 Cvs/Pharmacy #09 09123 Lynwood CA Card 6958	-25.00	741.57
10/05	ATM Withdrawal 6958 10/04 3840 Martin Luther King J Lynwood CA Card	-80.00	661.57
10/05	Card Purchase With Pin 10/04 Circle K 03094 3504 Im Lynwood CA Card 6958	-7.28	654.29
10/05	ATM Withdrawal 6958 10/05 3840 Martin Luther King J Lynwood CA Card	-400.00	254.29
10/05	Quickpay With Zelle Payment To Alejandra Baby Sitter 2 10414251323	-115.00	139.29
10/05	Recurring Card Purchase 10/04 Onlyfans.Com 8886880458 IL Card 6958	-20.00	119.29
10/05	Counter Check	-2.00	117.29
10/06	Card Purchase 10/05 Jack IN The Box 3521 Lynwood CA Card 6958	-20.44	96.85
10/07	Payment Received 10/08 Brigit Visa Direct NY Card 6958	50.00	146.85
10/07	Empower Inc 1000073871 PPD ID: 1811879144	-8.00	138.85
10/08	Comm Scaf Calif Pay LA PPD ID: 1900146351	976.83	1,115.68



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September 23, 2020 through October 22, 2020

Account Number: **00000310610867****TRANSACTION DETAIL** (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/08	Advance America Loan Trans PPD ID: 1582332639	200.00	1,315.68
10/08	Payment Received 10/08 Branch Messenger Visa Direct MN Card 6958	95.01	1,410.69
10/08	Payment Received 10/08 Moneylion, Inc. New York NY Card 6958	50.00	1,460.69
10/08	Payment Received 10/08 Moneylion, Inc. New York NY Card 6958	50.00	1,510.69
10/08	Payment Received 10/08 Moneylion, Inc. New York NY Card 6958	50.00	1,560.69
10/08	Payment Received 10/08 Moneylion, Inc. New York NY Card 6958	15.00	1,575.69
10/08	Robinhood Funds PPD ID: 1464364776	5.52	1,581.21
10/08	Card Purchase 10/07 A LA Carte Catering Los Angeles CA Card 6958	-10.50	1,570.71
10/08	Card Purchase 10/07 Taco Bell 5291 Lynwood CA Card 6958	-12.72	1,557.99
10/08	Card Purchase 10/08 Dave Inc Los Angeles CA Card 6958	-79.99	1,478.00
10/08	Card Purchase 10/08 76 - Ahmed Manswer Lynwood CA Card 6958	-32.99	1,445.01
10/08	Card Purchase 10/08 Sq *A&M?S Fresh Eats S Los Angeles CA Card 6958	-5.00	1,440.01
10/08	ATM Withdrawal 10/08 3840 Martin Luther King J Lynwood CA Card 6958	-125.00	1,315.01
10/08	Branch Messenger Branch Mes lpzaezwm Web ID: 945440567	-125.00	1,190.01
10/08	Lendumo Db Online Pmt 201007130638WA3 Web ID: 1029340879	-99.30	1,090.71
10/08	Makwa Finance Db Online Pmt 2010071302177My Web ID: 1029452641	-99.30	991.41
10/09	Payment Received 10/09 Dave Inc Visa Direct CA Card 6958	75.00	1,066.41
10/09	Empower Inc 1000074253 PPD ID: 1811879144	50.00	1,116.41
10/09	Card Purchase 10/08 Moneylion Instacash 888-659-8244 NY Card 6958	-184.96	931.45
10/09	Card Purchase 10/08 A LA Carte Catering Los Angeles CA Card 6958	-8.50	922.95
10/13	Payment Received 10/12 Curo Financial Visa Direct KS Card 6958	255.00	1,177.95
10/13	Quickpay With Zelle Payment From Elvira Chavez Wfct08Zw872T	250.00	1,427.95
10/13	Card Purchase 10/09 A LA Carte Catering Los Angeles CA Card 6958	-10.00	1,417.95
10/13	Card Purchase 10/10 Safe Auto Insurance C 800-723-3288 OH Card 6958	-176.48	1,241.47
10/13	ATM Withdrawal 10/09 16804 Bellflower Blvd Bellflower CA Card 6958	-200.00	1,041.47
10/13	Quickpay With Zelle Payment To Bethanybows 10439679900	-10.00	1,031.47
10/13	Card Purchase 10/10 Jack IN The Box 3521 Lynwood CA Card 6958	-8.00	1,023.47
10/13	Card Purchase 10/10 Ace Cash Express Inc 877-2232274 TX Card 6958	-300.00	723.47
10/13	Card Purchase With Pin 10/11 Wal-Mart Wal-Mart Sup Paramount CA Card 6958	-14.29	709.18
10/13	Card Purchase 10/11 Speedy Cash 888-3331360 KS Card 6958	-300.00	409.18
10/13	Quickpay With Zelle Payment To Alejandra Baby Sitter 2 10448824711	-135.00	274.18
10/13	Card Purchase 10/12 Market@Work 2067379149 Renton WA Card 6958	-1.79	272.39
10/13	Card Purchase 10/12 Market@Work 2067379149 Renton WA Card 6958	-1.42	270.97
10/13	Card Purchase 10/12 Market@Work 2067379149 Renton WA Card 6958	-1.79	269.18
10/14	Card Purchase 10/12 Whittier Training Ctr 562-699-0419 CA Card 6958	-17.00	252.18
10/14	Card Purchase 10/12 Ubc Local #562 Long Beach CA Card 6958	-85.00	167.18
10/14	Card Purchase 10/13 Market@Work 2067379149 Renton WA Card 6958	-1.49	165.69
10/15	Comm Scaf Calif Pay LA PPD ID: 1900146351	795.95	961.64
10/15	Payment Received 10/15 Moneylion, Inc. New York NY Card 6958	50.00	1,011.64
10/15	Payment Received 10/15 Moneylion, Inc. New York NY Card 6958	50.00	1,061.64
10/15	Payment Received 10/15 Moneylion, Inc. New York NY Card 6958	50.00	1,111.64
10/15	Payment Received 10/15 Moneylion, Inc. New York NY Card 6958	20.00	1,131.64

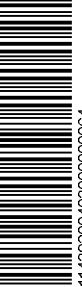


September 23, 2020 through October 22, 2020

Account Number: **000000310610867**

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	Funds	PPD ID: 1464364776	AMOUNT	BALANCE
10/15	Robinhood			11.26	1,142.90
10/15	Card Purchase	10/14 76 - Ahmed Manswer	Lynwood CA Card 6958	-31.98	1,110.92
10/15	Card Purchase	10/14 Market@Work 2067379149	Renton WA Card 6958	-1.49	1,109.43
10/15	Card Purchase	10/14 Market@Work 2067379149	Renton WA Card 6958	-1.79	1,107.64
10/15	Card Purchase	10/15 Dave Inc Los Angeles CA Card	6958	-79.99	1,027.65
10/15	Branch Messenger Branch Mes	lemvy8OR7 Web ID: 945440567		-100.00	927.65
10/15	Makwa Finance Db Online Pmt	201014130703Uog Web ID: 1029452641		-99.30	828.35
10/15	Brigit.Com Protection	PPD ID: 1823136030		-50.00	778.35
10/15	Empower Inc	1000074778 PPD ID: 1811879144		-50.00	728.35
10/16	Creditninja Dep Advance	PPD ID: 1364881418		255.00	983.35
10/16	Payment Received	10/16 Dave Inc Visa Direct CA Card	6958	75.00	1,058.35
10/16	Card Purchase	10/15 Moneylion Instacash 888-659-8244	NY Card 6958	-184.96	873.39
10/19	Payment Received	10/17 Branch Messenger Visa Direct MN Card	6958	70.01	943.40
10/19	Card Purchase	10/16 Credit Ninja 888-646-5801	IL Card 6958	-300.00	643.40
10/19	Card Purchase With Pin	10/16 Food4Less 11245 Long B Lynwood CA Card	6958	-24.99	618.41
10/19	Card Purchase	10/17 USA*Snack Soda Vending Orange CA Card	6958	-2.35	616.06
10/19	Card Purchase	10/17 USA*Snack Soda Vending Orange CA Card	6958	-1.35	614.71
10/19	Card Purchase	10/17 Choc Parking System Orange CA Card	6958	-9.00	605.71
10/19	ATM Withdrawal	10/17 3840 Martin Luther King J Lynwood CA Card	6958	-280.00	325.71
10/19	Card Purchase	10/17 Bobos Hamburgers Lynwood CA Card	6958	-11.19	314.52
10/19	Card Purchase	10/18 Netflix.Com Netflix.Com CA Card	6958	-12.99	301.53
10/20	Net Pay Advance Payment	1371823 CCD ID: 1208818723		255.00	556.53
10/20	Payment Received	10/21 Brigit Visa Direct NY Card	6958	50.00	606.53
10/20	Card Purchase	10/18 Netpay Advance 888-9423320	KS Card 6958	-300.00	306.53
10/20	Quickpay With Zelle Payment To	Alejandra Baby Sitter 2 10493426466		-135.00	171.53
10/20	Comenity Pay Vi Web Pymt	P20292792712463 Web ID: 1133163498		-45.00	126.53
10/21	ATM Cash Deposit	10/21 3840 Martin Luther King J Lynwood CA Card	6958	240.00	366.53
10/21	Card Purchase	10/21 Pp*Apple.Com/Bill 402-935-7733	CA Card 6958	-12.99	353.54
10/21	Card Purchase With Pin	10/21 Ralphs #0759 10861 Wey Los Angeles CA Card	6958	-3.65	349.89
10/22	Comm Scaf Calif Pay LA	PPD ID: 1900146351		403.34	753.23
10/22	Payment Received	10/22 Moneylion, Inc. New York NY Card	6958	50.00	803.23
10/22	Payment Received	10/22 Moneylion, Inc. New York NY Card	6958	50.00	853.23
10/22	Payment Received	10/22 Moneylion, Inc. New York NY Card	6958	50.00	903.23
10/22	Payment Received	10/22 Floatme Visa Direct TX Card	6958	20.00	923.23
10/22	Payment Received	10/22 Moneylion, Inc. New York NY Card	6958	15.00	938.23
10/22	Payment Received	10/22 Earnin Activehours Visa Direct WI Card	6958	0.01	938.24
10/22	Payment Received	10/23 Earnin-Activehours Visa Direct CA Card	6958	0.01	938.25
10/22	Card Purchase	10/20 Mcdonald's F11032 Lynwood CA Card	6958	-13.77	924.48
10/22	Card Purchase	10/21 Floatme 956-4510365 TX Card	6958	-1.99	922.49
10/22	Card Purchase	10/21 Floatme 956-4510365 TX Card	6958	-1.99	920.50
10/22	Card Purchase	10/21 Pp*Apple.Com/Bill 402-935-7733	CA Card 6958	-0.99	919.51
10/22	Card Purchase	10/22 Dave Inc Los Angeles CA Card	6958	-79.99	839.52



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September 23, 2020 through October 22, 2020

Account Number: **000000310610867**

TRANSACTION DETAIL (continued)

DATE	DESCRIPTION	AMOUNT	BALANCE
10/22	Card Purchase With Pin 10/22 Cvs/Pharm 09123--3800 Lynwood CA Card 6958	-18.28	821.24
10/22	ATM Withdrawal 10/22 3840 Martin Luther King J Lynwood CA Card 6958	-490.00	331.24
10/22	Branch Messenger Branch Mes A4Bg49Zy Web ID: 945440567	-75.00	256.24
Ending Balance			\$256.24

A Monthly Service Fee was **not** charged to your Chase Total Checking account. Here are the three ways you can avoid this fee during any statement period.

- **Have electronic deposits made into this account totaling \$500.00 or more, such as payments from payroll providers or government benefit providers, by using (i) the ACH network, (ii) the Real Time Payment network, or (iii) third party services that facilitate payments to your debit card using the Visa or Mastercard network.** (Your total electronic deposits this period were \$9,464.87. Note: some deposits may be listed on your previous statement)
- **OR, keep a balance at the beginning of each day of \$1,500.00 or more in this account.** (Your balance at the beginning of each day was \$96.85)
- **OR, keep an average beginning day balance of \$5,000.00 or more in qualifying linked deposits and investments.** (Your average beginning day balance of qualifying linked deposits and investments was \$590.11)

OVERDRAFT AND RETURNED ITEM FEE SUMMARY

	Total for This Period	Total Year-to-date
Total Overdraft Fees *	\$.00	\$170.00
Total Returned Item Fees	\$.00	\$.00

* Total Overdraft Fees includes Insufficient Funds Fees, and Extended Overdraft Fees

Total Refunds for Overdraft or Returned Item Fees Identified above: \$.00 \$102.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-personal accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For personal accounts only: We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS: Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC



JPMorgan Chase Bank, N.A. Member FDIC



September 23, 2020 through October 22, 2020

Account Number: **000000310610867**

Overdraft and Overdraft Fee Information for Your Chase Checking Account

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer Overdraft Protection through a link to a Chase savings account, which may be less expensive than our standard overdraft practices. You can contact us to learn more.

This notice explains our standard overdraft practices.

- **What are the standard overdraft practices that come with my account?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring debit card transactions

We **do not** authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

- **What fees will I be charged if Chase pays my overdraft?**

Under our standard overdraft practices:

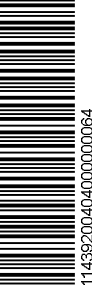
- If we pay an item, we'll charge you a \$34 Insufficient Funds Fee per item. This fee is not charged if your account balance at the end of the business day is overdrawn by \$5 or less, or for items that are \$5 or less.
- We won't charge more than three Insufficient Funds Fees per day, for a total of \$102.

- **We waive fees for some account types:**

- For Chase SapphireSM Checking accounts, we waive the Insufficient Funds and Returned Item fees if items(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.
- For Chase Private Client CheckingSM accounts, we waive the Chase overdraft fees.
 - o Effective November 8, we waive the Insufficient Funds and Returned Item fees if item(s) are presented or withdrawal request(s) are made against an account with insufficient funds on four or fewer business days during the current and prior 12 statement periods.

- **What if I want Chase to authorize and pay overdrafts on my everyday debit card transactions?**

If you or a joint account owner would like to change your selection, sign in to chase.com to update your account settings, or call us at 1-800-935-9935 (or collect at 1-713-262-1679 if outside the U.S.), or visit a Chase branch. We accept operator relay calls.





September 23, 2020 through October 22, 2020

Account Number: **00000310610867**

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